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The Payments Group Holding makes significant progress on its AI projects

- AI voice box "Cobo" for children and spin-off of Cobo UG from Softmax AI
- PGH is examining a direct stake of 20 %
- Bundling of various EdTech applications under the umbrella brand Socrivo

Frankfurt/Main, 6 August 2026 – The Payments Group Holding (PGH), a holding company based in Frankfurt am Main that was founded in 2012 and renamed in August 2024, has made further significant progress on the additional AI projects of its company builder Softmax AI, alongside the already successfully operating spin-off Cognicare AI (softmax-ai.com, cognicare.ai).

With Cobo, Softmax AI has developed a compact AI voice box for children and has already created a fully functional prototype and tested it with the target group (mycobo.com). With high integrated safety standards, Cobo engages in natural dialogues with children, patiently and knowledgeably answers their questions, and thereby playfully conveys age-appropriate knowledge from the fields of health, natural sciences, geography, history, technology, culture and school subjects, as well as foreign languages. Content unsuitable for children is excluded. The entertainment offering includes, among other things, stories, tasks and joint role-play. As communication takes place exclusively through speech, Cobo does not increase children's screen time. Access is intended to be offered via a subscription with a defined time allowance and the option to book additional time units, allowing parents to create additional flexibility for other activities on an ad hoc basis, without having to feel guilty.

Following its market launch, Cobo will offer an AI-powered, interactive entertainment alternative to internationally very successful audio play boxes from Germany. For the further development and commercialization of Cobo, Cobo UG, in which Softmax AI holds a 20 % stake, was spun off on 17 July 2026. To finance its market entry, Cobo UG in formation is currently seeking capital. In this context, PGH has been offered the opportunity to subscribe a 20 % stake post-money. If this investment opportunity currently under review is realized, PGH's stake in Cobo UG would increase to a total of 26.4 %.

Artificial intelligence offers a wide range of applications for corporate training, professional development, as well as job application, sales and other communication training. Softmax AI has developed various EdTech applications for these areas, which are to be marketed internationally in the near future under the umbrella brand Socrivo (socrivo.com). Socrivo was founded by Dr. Allison Fisher and Dr. Denise Vandeweijer, who had already successfully built up the Verdas Academy. There, they qualify AI professionals from companies through specialized training and prepare them for recognized professional AI certifications, including IEEE CertifAIEd and IAPP AIGP (verdas.ai).

In the assessment of PGH's management, the shareholder value of each of these projects, viewed individually, could in the near term significantly exceed PGH's current market capitalization of less than 3 million euros, provided positive development. In addition, PGH holds promising investments and other assets, in particular financial receivables.

About The Payments Group Holding

The Payments Group Holding (PGH) is a holding company founded in 2012 and headquartered in Frankfurt am Main. PGH will propose to its Annual General Meeting on 19 August 2026, the company be renamed German Tech Holding GmbH & Co. KGaA.

During its active period as a leading German venture capital provider under the name German Startups Group, PGH invested with great success in Chrono24, Delivery Hero, Fiagon, MisterSpex, Remerge, and Scalable Capital, among others. To this day, it holds stakes in AuctionTech, SoundCloud, Thinksurance and more. AuctionTech is the European market leader with its SaaS-based white-label solution PropNow for digital bidding and offer processes in the real estate market.

PGH is pursuing opportunities in the fields of Artificial Intelligence and Biotechnology. Cognicare AI, a spin-off from PGH's investment in the company builder Softmax AI, addresses the structurally growing market for senior care facilities with highly demanded AI applications. Softmax AI plans to launch several additional spin-offs over the next twelve months for various product families already in advanced development stages, targeting specific customer groups.

In addition, PGH is working to recover its receivables from the SGT Capital Group in the amount of 6.2 million euros.

More information: www.tpgholding.com.

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